

IN THE SPECIFICATION

On page 6, line 14, after "Peripherals", delete "6" and insert -- 2--.

On page 6, line 15, after "memory", delete "6" and insert -- 8--.

On page 8, line 1, after "in", delete "step" and insert -- steps 10 and--.

On page 10, line 3, after "50", add -- and 60--.

On page 10, line 18, after "inflow", add - 70--.

IN THE DRAWINGS:

Please amend Figure 3 as indicated in red.

IN THE CLAIMS:

Cancel Claims 5, 6, 12, and 13 without prejudice or disclaimer of the subject matter contained therein.

Please amend the claims as follows:

1. (Amended) A method for distributing proceeds from a financial vehicle to participants thereof, wherein the proceeds come from an insurance policy, comprising:

(a) enrolling a participant in the vehicle, wherein said participant owns at least one insurance policy, wherein said at lease one insurance policy is based upon a predetermined statistical probability of an event occurrence, [and] wherein said statistical probability is based upon a predetermined criteria, and wherein said statistical probability of the event occurrence is greater than about 3% based upon a minimum of 100 event possibilities in the vehicle;

(b) assigning said policy to the vehicle;

(c) receiving and applying the proceeds from the policy to the vehicle upon the occurrences of the event; and

A1
Accts

(d) distributing the proceeds from the vehicle to a participant based upon the relative statistical probability of the policies owned by the participant to other policies in the vehicle.

5 7. (Amended) The method of Claim *6*, wherein said event occurrence is a death.

6 8. (Amended) A system for distributing proceeds from a financial vehicle to participants thereof, wherein the proceeds issue from an insurance policy, comprising:

A2

(a) means of enrolling a participant [is] in the vehicle, wherein said participant owns at least one of the insurance policies, wherein said at least one insurance policy is on a predetermined statistical probability of an event occurrence associated therewith, [and] wherein said statistical probability is based upon a predetermined criteria, and wherein said statistical probability of the event occurrence is greater than about 3% based upon a minimum of 100 event possibilities in the vehicle;

(b) means for assigning said policy to the vehicle;
(c) means for receiving and applying the proceeds from the policy to the vehicle upon the occurrences of the event; and
(d) means for distributing the proceeds from the vehicle to a participant based upon the relative statistical probability of the policy to the other policies in the vehicle.

A3

10 14. (Amended) The system of Claim *13*, wherein said event occurrence is a death.

REMARKS

Applicant respectfully requests reconsideration of the above-identified application in view of the foregoing amendments and the following remarks.